



## TORQ Analysis of Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products to Sales Agents, Financial Services

### INPUT SECTION:

Transfer	Title	O* NET	Filters		
From Title:	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	41-4012.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Sales Agents, Financial Services	41-3031.02	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

### OUTPUT SECTION:

Grand TORQ:

93






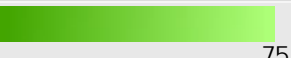







































Ability TORQ				Skills TORQ				Knowledge TORQ			
Level			92	Level			96	Level			92
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Speech Clarity	60	9	75	Active Listening	66	6	89	Economics and Accounting	53	6	78
Fluency of Ideas	53	11	59	Judgment and Decision Making	62	6	72				
Deductive Reasoning	60	9	68	Critical Thinking	64	5	71				
Originality	50	8	62	Monitoring	66	5	71				
Oral Expression	62	5	78	Speaking	66	2	78				
Written Expression	57	6	65	Service Orientation	65	2	76				
Problem Sensitivity	51	5	68	Reading Comprehension	65	1	78				
Inductive Reasoning	50	4	62								
Near Vision	53	3	65								

LEVEL and IMPT (IMPORTANCE) refer to the Target Sales Agents, Financial Services. GAP refers to level difference between Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products and Sales Agents, Financial Services.




























### ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50



Description	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	Sales Agents, Financial Services	Importance
Oral Expression	57 	62 	78 
Oral Comprehension	57 	57 	75 
Speech Recognition	57 	57 	75 
Speech Clarity	51 	60 	75 
Written Comprehension	57 	53 	68 
Problem Sensitivity	46 	51 	68 
Deductive Reasoning	51 	60 	68 
Written Expression	51 	57 	65 
Near Vision	50 	53 	65 
Originality	42 	50 	62 
Inductive Reasoning	46 	50 	62 
Fluency of Ideas	42 	53 	59 
Information Ordering	50 	48 	59 
Category Flexibility	48 	42 	56 
Selective Attention	41 	35 	50 

## Skill Level Comparison - Abilities with importance scores over 69

Description	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	Sales Agents, Financial Services	Importance
Active Listening	60 	66 	89 
Reading Comprehension	64 	65 	78 
Speaking	64 	66 	78 
Time Management	65 	60 	77 
Service Orientation	63 	65 	76 
Judgment and Decision Making	56 	62 	72 
Critical Thinking	59 	64 	71 
Monitoring	61 	66 	71 
Persuasion	66 	66 	71 

## Knowledge Level Comparison - Knowledge with importance scores over 69



Description	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	Sales Agents, Financial Services	Importance
Customer and Personal Service	71	71	86
Sales and Marketing	75	67	84
English Language	52	50	80
Economics and Accounting	47	53	78
Mathematics	63	60	77

### Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	Sales Agents, Financial Services	Description	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	Sales Agents, Financial Services
10+ years	0%	3%	Doctoral	0%	0%
8-10 years	2%	6%	Professional Degree	0%	4%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	32%	44%	Master's Degree	0%	16%
2-4 years	14%	10%	Post-Bachelor Cert	0%	2%
1-2 years	31%	4%	Bachelors	25%	54%
6-12 months	18%	18%	AA or Equiv	14%	1%
3-6 months	0%	0%	Some College	32%	0%
1-3 months	0%	0%	Post-Secondary Certificate	0%	18%
0-1 month	0%	0%	High School Diploma or GED	21%	0%
None	0%	6%	No HSD or GED	6%	0%

Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products

Sales Agents, Financial Services

#### Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Bachelor's degree

#### Job Zone Comparison

3 - Job Zone Three: Medium Preparation Needed

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

4 - Job Zone Four: Considerable Preparation Needed

A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.

Most of these occupations require a four - year bachelor's degree, but some do not.

Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.

### Tasks



## Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products

### Core Tasks

#### Generalized Work Activities:

- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Selling or Influencing Others - Convincing others to buy merchandise/goods or to otherwise change their minds or actions.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

### Specific Tasks

#### Occupation Specific Tasks:

- Answer customers' questions about products, prices, availability, product uses, and credit terms.
- Arrange and direct delivery and installation of products and equipment.
- Buy products from manufacturers or brokerage firms, and distribute them to wholesale and retail clients.
- Check stock levels and reorder merchandise as necessary.
- Consult with clients after sales or contract signings in order to resolve problems and to provide ongoing support.
- Contact regular and prospective customers to demonstrate products, explain product features, and solicit orders.
- Estimate or quote prices, credit or contract terms, warranties, and delivery dates.
- Forward orders to manufacturers.
- Identify prospective customers by using business directories, following leads from existing clients, participating in organizations and clubs, and attending trade shows and conferences.
- Monitor market conditions, product innovations, and competitors' products.

## Sales Agents, Financial Services

### Core Tasks

#### Generalized Work Activities:

- Selling or Influencing Others - Convincing others to buy merchandise/goods or to otherwise change their minds or actions.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

### Specific Tasks

#### Occupation Specific Tasks:

- Contact prospective customers in order to present information and explain available services.
- Determine customers' financial services needs, and prepare proposals to sell services that address these needs.
- Develop prospects from current commercial customers, referral leads, and sales and trade meetings.
- Evaluate costs and revenue of agreements in order to determine continued profitability.
- Make presentations on financial services to groups in order to attract new clients.
- Prepare forms or agreements to complete sales.
- Review business trends in order to advise customers regarding expected fluctuations.
- Sell services and equipment, such as trusts, investments, and check processing services.

### Detailed Tasks



innovations, and computers products, prices, and sales.

- Negotiate details of contracts and payments, and prepare sales contracts and order forms.
- Negotiate with retail merchants to improve product exposure such as shelf positioning and advertising.
- Obtain credit information about prospective customers.
- Perform administrative duties, such as preparing sales budgets and reports, keeping sales records, and filing expense account reports.
- Plan, assemble, and stock product displays in retail stores, or make recommendations to retailers regarding product displays, promotional programs, and advertising.
- Prepare drawings, estimates, and bids that meet specific customer needs.
- Provide customers with product samples and catalogs.
- Recommend products to customers, based on customers' needs and interests.
- Train customers' employees to operate and maintain new equipment.

#### Detailed Tasks

##### Detailed Work Activities:

- advise clients or customers
- advise retail dealers in use of sales promotion techniques
- analyze sales activities or trends
- answer customer or public inquiries
- arrange delivery schedules
- arrange merchandise display
- assemble advertising displays
- communicate visually or verbally
- conduct sales presentations
- confer with customer to review terms of credit or payment plan
- demonstrate goods or services
- estimate costs or price arrangements
- estimate delivery dates
- evaluate advertising promotions
- explain products to customer representatives
- identify best product for customer's needs
- instruct customers in product installation, use, or repair
- investigate customer complaints
- maintain records, reports, or files
- obtain information from individuals
- prepare list of prospective customers
- prepare reports
- provide customer service

##### Detailed Work Activities:

- access media advertising services
- advise clients on financial matters
- advise clients or customers
- complete information on loan forms
- conduct sales presentations
- ensure correct grammar, punctuation, or spelling
- evaluate degree of financial risk
- evaluate product quality for sales activities
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- make presentations on financial matters
- motivate people
- obtain information from individuals
- prepare reports
- provide customer service
- sell products or services
- sell securities services
- use computers to enter, access or retrieve data
- use interpersonal communication techniques
- use knowledge of economic trends
- use knowledge of written communication in sales work
- use marketing techniques
- use public speaking techniques
- use sales techniques

#### Technology - Examples

##### Calendar and scheduling software

- Scheduling software

##### Data base user interface and query software

- Data entry software
- Database management software

- FileMaker Pro software

- Microsoft Access

- Web-based information systems

##### Electronic mail software

- Email software

- IBM Lotus Notes



- request customer order
- resolve customer or public complaints
- sell merchandise
- sell products or services
- solicit orders from established or new customers
- stock or organize goods
- use computers to enter, access or retrieve data
- use interpersonal communication techniques
- use inventory control procedures
- use knowledge of sales contracts
- use knowledge of written communication in sales work
- use merchandising techniques
- use product knowledge to market goods
- use sales techniques
- use telephone communication techniques
- write business project or bid proposals

#### Technology - Examples

##### Calendar and scheduling software

- Computerized call calendars
- Computerized time management systems

##### Customer relationship management CRM software

- ACT! software
- Advantage Signature Marketing Group Web Master
- Ardexus Mode
- Ardexus TASC
- Commence Application Suite
- Contact management systems
- Contact Tracking software
- Customer relationship management CRM software
- FrontRange Solutions Goldmine software
- HydraNet software
- interlinkONE software
- Maximizer Enterprise software
- Microsoft Dynamics CRM
- NetSuite NetCRM

- Microsoft Outlook

##### Financial analysis software

- Bloomberg Professional
- Financial needs analysis software
- Realm Business Solutions INSIGHT for ARGUS

- Sales analysis software

##### Internet browser software

- Web browser software

##### Office suite software

- Microsoft Office

##### Presentation software

- Microsoft PowerPoint

##### Project management software

- Project management software

##### Spreadsheet software

- Microsoft Excel
- Spreadsheet software

##### Word processing software

- Microsoft Word
- Word processing software

#### Tools - Examples

- 10-key calculators
- Desktop computers
- Notebook computers
- Personal computers



- Novo Customer Tracking Software

- Onyx software

- Relavis CRM Portal

- Root Systems SPS Process Management

- Sage SalesLogix

- Salesforce software

- SamePage StudioCRM

- Soffront CRM Portal

- Tigerpaw software

Data base reporting software

- SalesInSync software

Data base user interface and query software

- Database software

- Microsoft Access

Desk top publishing software

- Contract Central software

Electronic mail software

- IBM Lotus Notes

- Microsoft Exchange

- Microsoft Outlook

Expert system software

- Mastermind software

- Sales force automation software

Internet browser software

- Internet browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

Word processing software

- Microsoft Word

Tools - Examples

- Desktop computers

- Computer printers



- Notebook computers

- Personal computers

### Labor Market Comparison

Description	Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	Sales Agents, Financial Services	Difference
Median Wage	N/A	\$ 65,230	N/A
10th Percentile Wage	N/A	\$ 35,780	N/A
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	N/A	\$103,750	N/A
90th Percentile Wage	N/A	N/A	N/A
Mean Wage	N/A	\$ 79,360	N/A
Total Employment - 2007	N/A	N/A	N/A
Employment Base - 2016	N/A	1,054	N/A
Projected Employment - 2016	N/A	1,109	N/A
Projected Job Growth - 2006-2016	N/A	5.2 %	N/A
Projected Annual Openings - 2006-2016	N/A	33	N/A

### National Job Posting Trends

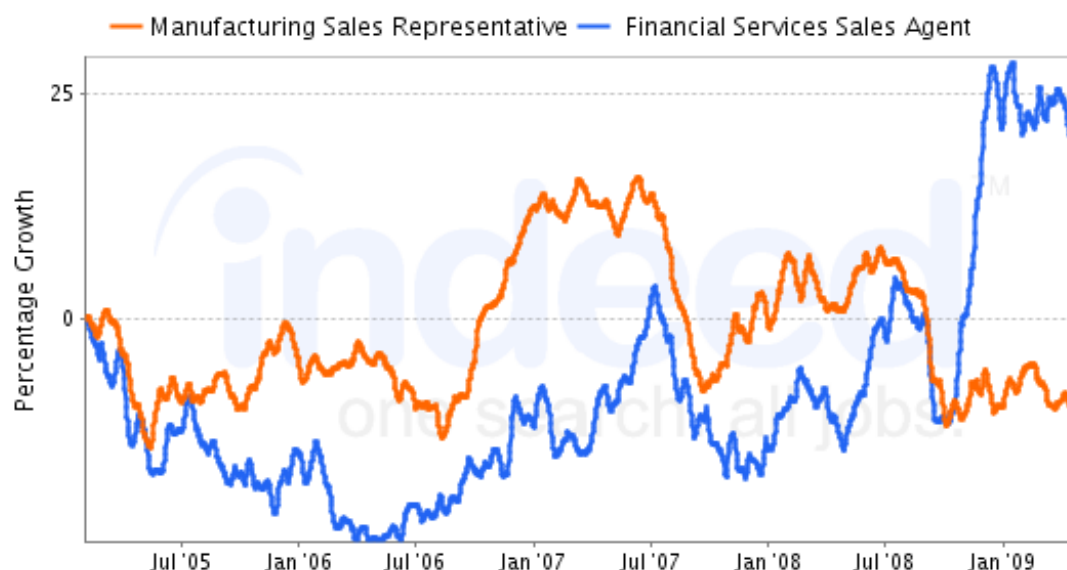
Trend for Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products

Trend for  
Sales  
Agents,  
Financial  
Services





### Job Trends from Indeed.com



Data from [Indeed](http://Indeed.com)

### Recommended Programs

#### Financial Planning

Financial Planning and Services. A program that prepares individuals to plan and manage the financial interests and growth of individuals and institutions. Includes instruction in portfolio management, investment management, estate planning, insurance, tax planning, strategic investing and planning, financial consulting services, and client relations.

Institution	Address	City	URL
University of Maine at Augusta	46 University Dr	Augusta	<a href="http://www.uma.maine.edu/">www.uma.maine.edu/</a>
University of Maine at Augusta	46 University Dr	Augusta	<a href="http://www.uma.maine.edu/">www.uma.maine.edu/</a>

#### Investments and Securities

Investments and Securities. A program that prepares individuals to manage assets placed in capital markets, and related technical operations. Includes instruction in security analysis, debt and equity analysis, investment strategies, securities markets, computer-assisted research, portfolio management, portfolio performance analysis, and applications to specific investment problems and business situations.

No schools available for the program

#### Business and Personal/Financial Services Marketing Operations

Business and Personal/Financial Services Marketing Operations. A program that prepares individuals to perform marketing and operational tasks associated with the provision of personal and financial services. Includes instruction in banking, marketing research, advertising, promotional campaign organization, insurance, media relations, and applicable technical and administrative skills

No schools available for the program

### Maine Statewide Promotion Opportunities for Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
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41-9091.00	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers	93	1	0	\$18,120.00	\$18,120.00	0%	0
13-2072.00	Loan Officers	93	3	1,450	\$49,380.00	\$49,380.00	9%	29
41-3011.00	Advertising Sales Agents	93	3	680	\$34,530.00	\$34,530.00	15%	25
41-3031.02	Sales Agents, Financial Services	93	4	0	\$65,230.00	\$65,230.00	5%	33
19-3021.00	Market Research Analysts	92	4	200	\$49,960.00	\$49,960.00	3%	2
41-9041.00	Telemarketers	92	2	1,670	\$23,680.00	\$23,680.00	-18%	59
41-9021.00	Real Estate Brokers	91	3	320	\$61,300.00	\$61,300.00	-1%	22
41-3021.00	Insurance Sales Agents	91	3	1,620	\$43,290.00	\$43,290.00	4%	80
43-4141.00	New Accounts Clerks	91	2	210	\$28,080.00	\$28,080.00	-14%	6
41-4011.00	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	91	4	720	\$57,210.00	\$57,210.00	4%	20
29-2081.00	Opticians, Dispensing	90	3	290	\$30,670.00	\$30,670.00	5%	10
13-1071.01	Employment Interviewers	90	3	610	\$41,200.00	\$41,200.00	10%	19
13-2052.00	Personal Financial Advisors	90	3	360	\$94,100.00	\$94,100.00	10%	13
11-2022.00	Sales Managers	90	4	1,310	\$72,720.00	\$72,720.00	3%	32
13-1022.00	Wholesale and Retail Buyers, Except Farm Products	90	3	490	\$38,660.00	\$38,660.00	-2%	12

### Maine Statewide Promotion Opportunities for Sales Agents, Financial Services

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
41-3031.02	Sales Agents, Financial Services	100	4	0	\$65,230.00	\$0.00	5%	33
13-2052.00	Personal Financial Advisors	94	3	360	\$94,100.00	\$28,870.00	10%	13
41-3031.01	Sales Agents, Securities and Commodities	94	4	0	\$65,230.00	\$0.00	5%	33



11-3031.02	Financial Managers, Branch or Department	90	4	2,440	\$67,670.00	\$2,440.00	7%	58
11-2031.00	Public Relations Managers	88	4	290	\$71,020.00	\$5,790.00	9%	10
11-2022.00	Sales Managers	87	4	1,310	\$72,720.00	\$7,490.00	3%	32
13-2051.00	Financial Analysts	85	4	210	\$71,380.00	\$6,150.00	10%	4
11-2021.00	Marketing Managers	84	4	570	\$74,560.00	\$9,330.00	7%	17
23-1011.00	Lawyers	83	5	1,910	\$80,120.00	\$14,890.00	6%	73
11-3031.01	Treasurers and Controllers	83	5	2,440	\$67,670.00	\$2,440.00	7%	58
11-3041.00	Compensation and Benefits Managers	83	3	200	\$68,560.00	\$3,330.00	2%	5
11-3042.00	Training and Development Managers	82	4	140	\$66,670.00	\$1,440.00	7%	4
11-1021.00	General and Operations Managers	81	4	8,490	\$77,050.00	\$11,820.00	-5%	209
25-1063.00	Economics Teachers, Postsecondary	81	5	80	\$73,830.00	\$8,600.00	11%	2
29-1051.00	Pharmacists	78	5	1,190	\$112,550.00	\$47,320.00	22%	46